

The complaint

Mrs L has complained about how Helvetia Schweizerische Versicherungsgesellschaft in Liechtenstein AG (Helvetia) dealt with a claim under a home emergency policy.

Mrs L is represented by Mr W on this complaint but, for ease, I will only refer to Mrs L.

What happened

Mrs L contacted Helvetia when she found an issue with her radiators. Helvetia said it would send an engineer. However, an engineer didn't visit. Helvetia told Mrs L it hadn't arranged the engineer. Helvetia then sent an engineer. The engineer attempted a repair, but this left Mrs L without any heating or hot water. Helvetia then sent other engineers to try and resolve the issue. Mrs L arranged her own engineer to fix the issue. She also complained to Helvetia.

When Helvetia responded to the complaint, it accepted there had been a range of issues with its service, including delays in sending engineers, issues with the conduct of the engineers and late-night calls to check if an engineer had visited. It offered £265 compensation, £180 for the engineer Mrs L paid for and to refund the premium paid for the policy.

Mrs L complained to this service. Our investigator agreed there had been a range of issues with how the claim was dealt with. She said what Helvetia had offered was reasonable in the circumstances.

As Mrs L didn't agree, the complaint was referred to me.

What I've decided – and why

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

I've read the detailed evidence from both parties about what happened. From what I've seen, there isn't any dispute that the service provided by Helvetia was poor and that it made a number of errors in how it dealt with the claim. I'm also aware of Mrs L's circumstances, including her health issues and the impact on her of being left with no heating and hot water. Both parties are already aware of those circumstances, so I won't describe them in detail here. I can understand that Mrs L was very concerned by what happened and can see this had a greater impact on her than it might have had on others.

Helvetia offered £265 compensation, to refund the policy premium and to refund the cost of Mrs L arranging her own engineer. I've thought about this carefully, including the poor service provided, Mrs L's health issues and the impact on her of staying at her son's home. I'm also aware of Mrs L's concerns about what could have happened if she hadn't been able to stay with her son. Looking at the full circumstances of what happened, I think what Helvetia offered was reasonable. It is my understanding that Mrs L hasn't received any payment. As a result, I require Helvetia to pay the amounts it offered to Mrs L.

Putting things right

Helvetia should pay the amounts it offered in response to this complaint, which was £265 compensation, £180 for Mrs L's engineer and to refund the policy premium.

My final decision

Helvetia Schweizerische Versicherungsgesellschaft in Liechtenstein AG has made an offer to pay £265 compensation, £180 for Mrs L's engineer and to refund the policy premium to settle the complaint and I think that offer is fair in all the circumstances.

So, my decision is that Helvetia Schweizerische Versicherungsgesellschaft in Liechtenstein AG should pay those amounts.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs L to accept or reject my decision before 9 January 2023.

Louise O'Sullivan
Ombudsman